

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. – 49. (Cancelled)

50. (Previously presented) A method for image based transactions, comprising, the steps of:

receiving at a first location cash having a front face and a back face;

scanning the front face and the back face of the cash to create an electronic validation of deposited cash;

transmitting the electronic validation of deposited cash from the first location to a second location; and

processing a transaction at the second location with the electronic validation of deposited cash.

51. (Previously presented) The method of claim 50, further comprising the step of displaying an image of the scanned cash on a terminal display at the first location to provide confirmation to a customer that the deposit has been accepted.

52. (Previously presented) The method of claim 51, further comprising separately entering the amount of the cash which has been scanned, comparing the amount entered with the amount scanned, and if the scanned amount matches the entered amount, conducting the processing of the transaction.

53. (Previously presented) A system for conducting image based transactions, comprising:

means for accepting as a deposited item at a first location cash having a front face and a back face;

a scanner located at a first location and configured for scanning the front face and the back face of the cash, for creating an image of the deposited cash;

means for transmitting an electronic validation of deposited cash from the first location to a second location;

means for receiving the transmitted electronic validation of deposited cash, said means for receiving being located at the second location; and

means for processing a transaction with the electronic validation of deposited cash at the second location.

54. (Previously presented) The system of claim 53, further comprising a display means located at the first location for displaying an image of the scanned cash, for providing visual confirmation to a customer that the deposit has been accepted.

55. (Previously presented) A method for image based transactions, comprising the steps of:

receiving at a first location a check having a front face and a back face, wherein the check is an original paper check;

scanning the front face and the back face of the check to create a deposited check;

transmitting an image of the scanned deposited check from the first location to a second location; and

processing a transaction at the second location with the scanned image of the deposited check, whereby pickup of the check received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

56. (Previously presented) The method of claim 55, wherein said processing comprises crediting a deposit in the amount of the check to a customer's account.
57. (Previously presented) The method of claim 56, further comprising displaying an image of the scanned check on a terminal display at the first location to provide confirmation to a customer that the deposit has been accepted.
58. (Previously presented) The method of claim 55, wherein the scanning is conducted on the check and further comprising recreating the image of the scanned deposited check onto paper.
59. (Previously presented) The method of claim 58, wherein said recreating of the check onto paper further comprises cutting the paper to the size of a check.
60. (Previously presented) The method of claim 59, wherein said recreating of the check onto paper is done at the second location.
61. (Previously presented) The method of claim 55, wherein said first location is an automatic teller machine, owned and operated by a bank for its customers, having a scanner and display, and the method further comprising storing the scanned check in the automatic teller machine.
62. (Previously presented) The method of claim 58, further comprising recreating the scanned deposited check into a paper image which is Magnetic Image Character Recognition (MICR) encoded.
63. (Previously presented) The method of claim 55, further comprising separately entering the amount on the check which has been scanned, comparing the amount entered with the amount scanned, and if the scanned amount matches the entered amount, conducting the processing of the transaction.
64. (Previously presented) The method of claim 55, further comprising composing, encrypting and digitally signing the check before the transmission to the second location for processing.

65. (Previously presented) The method of claim 55, wherein said first location is an automatic teller machine, owned and/or operated by someone other than the owner of the second location.

66. (Previously presented) The method of claim 55, wherein said first location is a branch of a bank.

67. (Previously presented) The method of claim 55, wherein said first location is a retail business location.

68. (Previously presented) The method of claim 55, wherein said first location is a business.

69. (Previously presented) The method of claim 55, wherein said first location is outside the United States.

70. (Previously presented) The method of claim 55, further comprising voiding said check at the first location by printing on the check or destroying the check.

71. (Previously presented) The method of claim 55, further comprising endorsing the check.

72. (Previously presented) The method of claim 63, further comprising transmitting the image to another location to display to an operator for resolution if the amounts entered and scanned differ.

73. (Previously presented) The method of claim 55, further comprising comparing the information on the check to information contained in a file of indicators of potential loss.

74. (Previously presented) The method of claim 55, further comprising maintaining a file of payor bank preferences for how the payor bank will receive presentment, and processing the transaction in accordance with the preferences.

75. (Previously presented) The method of claim 74, further comprising using the information in the payor bank preference file to determine whether presentment will be by paper, Extended Capabilities Port (ECP), image, or Automatic Clearing House (ACH).

76. (Previously presented) The method of claim 55, further comprising maintaining a file of routing preferences, and processing the transaction in accordance with the preferences.

77. (Previously presented) A system for conducting image based transactions, comprising:

means for accepting as a deposited item at a first location a check having a front face and a back face, wherein the check is an original paper check;

a scanner located at a first location and configured for scanning the front face and the back face of the check, for creating an image of a deposited check;

means for transmitting an image of the scanned deposited check from the first location to a second location;

means for receiving the transmitted image of the scanned deposited check, said means for receiving being located at the second location; and

means for processing a transaction with the image of the scanned deposited check at the second location, whereby pickup of the check received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

78. (Previously presented) The system of claim 77, further comprising means for processing a transaction with the same information as if the original was available.

79. (Previously presented) The system of claim 78, wherein said means for processing is for crediting a deposit in the amount of the scanned check to a customer's account.

80. (Previously presented) The system of claim 79, further comprising a display located at the first location for displaying an image of the scanned check, for providing visual confirmation to a customer that the deposit has been accepted.
81. (Previously presented) The system of claim 77, further comprising a printer adapted for recreating the check as an image on paper, and composited with machine readable regenerated Magnetic Image Character Recognition (MICR) encoding of the original check's Magnetic Image Character Recognition (MICR) code line data.
82. (Previously presented) The system of claim 81, wherein said printer is located at the second location.
83. (Previously presented) The system of claim 77, further comprising an automatic teller machine having said scanner thereon at the first location, and having a secured container region therein for storing scanned checks in the automatic teller machine.
84. (Previously presented) The system of claim 81, wherein said printer is capable of recreating the scanned image into a paper image which is Magnetic Image Character Recognition (MICR) encoded, and composited with machine-readable regenerated Magnetic Image Character Recognition (MICR) encoding of the original check's Magnetic Image Character Recognition (MICR) code line data
85. (Previously presented) The system of claim 77, further comprising means for separately entering the amount on the check which has been scanned; and means for comparing the amount entered with the amount scanned for allowing transmission to conduct processing of the transaction.
86. (Previously presented) The system of claim 77, further comprising means for compressing, encrypting and digitally signing the scanned check before transmission to the second location for processing.

87. (Previously presented) The system of claim 77, wherein said second location has means for sending the information it receives to a third location for processing within or for another bank.

88. (Previously presented) The system of claim 77, wherein the second location has means for sending the information it receives to the Federal Reserve Bank or one of its offices or a clearinghouse as a third location, and the third location has means for creating the images on paper and Magnetic Image Character Recognition MICR encodes them for entry into the check processing system or sending the information to a bank for payment.

89. (Previously presented) The system of claim 77, further comprising means at the second for sending the information it receives directly to the payor bank or its processing agent or correspondent for payment.

90. (Previously presented) The system of claim 77, further comprising a device having said scanner thereon at the first location, and having a secured container region therein for storing scanned checks at a branch of a bank.

91. (Previously presented) The system of claim 77, further comprising a device having said scanner thereon at the first location, and having a secured container region therein for storing scanned checks at a business.

92. (Previously presented) A method for image based transactions, comprising:

receiving at a first location a check having a front face and a back face, wherein the check is an original paper check;

scanning the front face and the back face of the check to create a deposited check;

transmitting an image of the scanned deposited check from the first location to a second location; and

processing a transaction at the second location with the scanned image of the deposited check without verification of the signature of the user initiating the transaction,

which signature is used to verify that the user is a profiled user with a specified system, whereby pickup of the check received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

93. (Previously presented) The method of claim 92, wherein said transaction is cashing the check.

94. (Previously presented) The method of claim 92, wherein said transaction is depositing the check amount in a user's account.

95. (Previously presented) The method of claim 92, wherein said transaction is making a purchase at a vendor, with the vendor location being said first location.

96. (Previously presented) The method of claim 92, wherein said transaction is conducted between unrelated systems, wherein said first location is part of one network and said second location is part of a second network.

97. (Previously presented) A system for conducting image based transactions, comprising:

means for accepting as a deposited item at a first location a check having a front face and a back face, wherein the check is an original paper check;

a scanner located at a first location and configured for scanning the front face and the back face of the check, for creating an image of a deposited instrument;

means for transmitting an image of the scanned deposited check from the first location to a second location;

means for receiving the transmitted image of the scanned deposited check, said means for receiving being located at the second location; and

means for processing a transaction with the image of the scanned deposited check at the second location without verification of the signature of a user initiating the transaction, which signature is used to verify that the user is a profiled user within a specified system, whereby pickup of the check received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

98. (Previously presented) The system of claim 97, wherein said system is configured for conducting cashing of the check.

99. (Previously presented) The system of claim 97, wherein said system is configured for conducting a deposit of the check amount in a user's account.

100. (Previously presented) The system of claim 97, wherein said first location is a vendor location, said second location is a bank location, and said system is configured to allow making a purchase at the vendor location.

101. (Previously presented) The system of claim 97, wherein said first location is part of one network and said second location is part of a second network.

102. (New) A method for image based transactions, comprising the steps of:

receiving at a first location a check having a front face and a back face, wherein the check is an original paper check;

scanning the front face and the back face of the check to create a deposited check;

transmitting an image of the scanned deposited check from the first location to a second location;

processing a transaction at the second location with the scanned image of the deposited check; and

handling the check received at the first location by one of delaying pickup of the check and eliminating pickup of the check, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

103. (New) The method of claim 102, wherein handling the check received at the first location further comprises delaying pickup of the check

104. (New) The method of claim 102, wherein handling the check received at the first location further comprises eliminating pickup of the check

105. (New) A system for conducting image based transactions, comprising:

means for accepting as a deposited item at a first location a check having a front face and a back face, wherein the check is an original paper check;

a scanner located at a first location and configured for scanning the front face and the back face of the check, for creating an image of a deposited check;

means for transmitting an image of the scanned deposited check from the first location to a second location;

means for receiving the transmitted image of the scanned deposited check, said means for receiving being located at the second location;

means for processing a transaction with the image of the scanned deposited check at the second location; and

means for handling the check received at the first location by one of delaying pickup of the check and eliminating pickup of the check, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

106. (New) The system of claim 105, wherein the means for handling the check received at the first location further comprise means for delaying pickup of the check.

107. (New) The system of claim 105, wherein the means for handling the check received at the first location further comprises means of eliminating pickup of the check.

108. (New) A method for image based transactions, comprising:

receiving at a first location a check having a front face and a back face, wherein the check is an original paper check;

scanning the front face and the back face of the check to create a deposited check;

transmitting an image of the scanned deposited check from the first location to a second location;

processing a transaction at the second location with the scanned image of the deposited check without verification of the signature of the user initiating the transaction, which signature is used to verify that the user is a profiled user with a specified system; and

handling the check received at the first location by one of delaying pickup of the check and eliminating pickup of the check, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

109. (New) The method of claim 108, wherein handling the check received at the first location further comprises delaying pickup of the check.

110. (New) The method of claim 108, wherein handling the check received at the first location further comprises eliminating pickup of the check

111. (New) A system for conducting image based transactions, comprising:

means for accepting as a deposited item at a first location a check having a front face and a back face, wherein the check is an original paper check;

a scanner located at a first location and configured for scanning the front face and the back face of the check, for creating an image of a deposited instrument;

means for transmitting an image of the scanned deposited check from the first location to a second location;

means for receiving the transmitted image of the scanned deposited check, said means for receiving being located at the second location;

means for processing a transaction with the image of the scanned deposited check at the second location without verification of the signature of a user initiating the transaction, which signature is used to verify that the user is a profiled user within a specified system; and

means for handling the check received at the first location by one of delaying pickup of the check and eliminating pickup of the check, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

112. (New) The system of claim 111, wherein the means for handling the check received at the first location further comprises means for delaying pickup of the check.

113. (New) The system of claim 111, wherein the means for handling the check received at the first location further comprises eliminating pickup of the check